

ABOUT US



Ronnie B Financial Ltd 213 Godstone Road, Whyteleafe, Surrey CR3 0EL

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The Financial Services Authority

1. **The Financial Services Authority (FSA) is the independent watchdog that regulates financial services. We are required by the FSA to provide you with details about our firm, services and the cost of these services. Please read this document carefully and if you do not understand any point please ask for further explanation.**

Who we are

2. We are an appointed representative of IN Partnership the trading name of The On-Line Partnership Limited which is authorised and regulated by the Financial Services Authority (FSA). IN Partnership's FSA registration number is 192638. We are authorised to advise, arrange and bring about transactions in home finance products (mortgages), and non-investment insurance contracts. We are also authorised to provide advice within member states of the European Union. A list of member states where we can provide advice is available upon request.

The FSA contact details are 25 The North Colonnade, Canary Wharf, London, E14 5HS, United Kingdom.

Communications

3. We will communicate with you in English. We will act upon your written instruction in a timely manner. We are required to confirm back to you, in writing, our understanding of any verbal instruction before we are able to act upon them.

Client Confidentiality

4. We and IN Partnership will hold any of your personal data in line with the requirements of the Data Protection Act 1998. You or your agents are able to request copies of all personal data we hold relating to you at any time.

Conflict of Interests

5. We will make you aware of any conflict of interest that arises between the work we are doing for you and any of our other clients or ourselves. Where a conflict of interest exists we will discuss with you the options that are available to mitigate the conflict before we proceed with any work we do for you. A copy of our conflict of interest policy is available upon request.

Client and Agent

6. Your agreement to appoint us as your agent will only apply from the date that you sign **Our Client Agreement**. Unless otherwise agreed in writing we will treat you as a retail client. This means that you are afforded the full protection of the FSA and other financial services consumer protection bodies.

Home Finance Products (not including Equity Release) and Insurance

7. Our client agreement will remain in force unless you or we end it. If the agreement is ended and we are involved in an incomplete transaction, we can decide not to complete the transaction and return to you all documents relating to the incomplete transaction.

The service we provide

8. We are able to provide you with a number of different levels of service as follows:

- Advice and recommendation
- Information only upon which you can make an informed choice
- Acting for you to complete a transaction upon your specific instruction

9. The level of service decided upon will be confirmed in our client agreement with you.

Products and Institutions

10. We will identify and select suitable products and institutions from the **whole of market**. Whole of market means; all products and institutions that are accessible to us from our base within the UK and that we are able to research. You have the right to give us specific instructions to restrict our selection of any particular product or provider for these solutions. You need to let us know about any specific restrictions that you want to place on us.

Security (Solvency of Institutions)

11. We use both UK and Non-UK Institutions for our clients. You should be aware that different legal and regulatory regimes may apply between UK and Non-UK Institutions. Your ability to enforce your legal rights or to seek compensation may also vary. If you do not wish to use a Non-UK Institution, please advise us immediately.
12. We cannot guarantee the solvency of any Institution (this includes any third party used by them). If any Institution with whom you have a policy or loan becomes insolvent, you may be limited in the amount of compensation against loss that you can receive. You may ask us for details of the compensation schemes relevant within other jurisdictions.

How we are paid

13. We offer three options for the payment of our services, these are:

- Paying by commission (through product charges) or Procuration fee (from a lender).
- Paying by a Fee
- Paying by a combination of a Fee and Commission (through product charges).

14. We will discuss and agree with you the most suitable option given your personal circumstances before we undertake any chargeable work.

How the costs of our services are calculated

15. If you decide to pay for our services by:

- **Paying by commission (through product charges)** – The amount of any commission generated will be dependent upon the amount of your premium, the term of your plan, your age, the product selected and the company used. For mortgages it will depend upon the amount you borrow, the terms of the loan and the lender used. Paying by commission through product charges does not mean that our services are free. The affect of paying by commission (through product charges) can be to reduce the actual amount being invested or the premium you are paying.
- **Fee Only** – The fee will reflect the amount of work we undertake for you, the status of your adviser plus the complexity and technical knowledge required in analysing and designing a personal recommendation for you and the size of any transaction. Full written details of our fee structure will be provided to you for consideration before we undertake any chargeable work for you. Where the work we do generates an automatic payment of commission, we will either refund this to you or rebate the commission back into the product to reduce charges.

Home Finance Products (not including Equity Release) and Insurance

- **Combination of fee and commission (through product charges)** – Where the amount of commission that we will receive is not sufficient to cover the full cost of our services, we will agree with you the additional fee amount to fund the difference. The combined amount of commission and fee will not exceed the amount that would be payable under the fee only option.

Other Benefits

16. From time to time we may receive other benefits from institutions that we introduce a customer to. These other benefits can be in the form of monetary or non-monetary benefits and are intended to enhance the service we can provide to our clients. We will provide you with details of any monetary or non-monetary benefit received in relation to any transaction completed for you upon request.

Complaints

17. If you want to register a complaint, this can be done by writing to us at the address given at the beginning of this document or by telephoning us or if you wish you can contact:

The Compliance Department, IN Partnership, On-Line House, 50-56 North Street, Horsham, West Sussex, RH12 1RD. Or Telephone: 01403 214 200 Or Email: compliance@inpartnership.net

18. If we are unable to settle your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service at: **South Quay Plaza, 183 Marsh Wall, London, E14 9SR**

The Financial Services Compensation Scheme (FSCS)

19. We contribute to the funds of the FSCS. You may be entitled to compensation from this scheme if this firm ceases to trade and, as a result of our advice, you have suffered a financial loss. This depends on the type of business and the circumstances of the claim.

For Home Finance Products

20. Most types of business are covered for 100% of £50,000 so the maximum compensation is £50,000.

For Insurance

21. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.